

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DWAYNE S SKIBBE  
DEBORAH D SKIBBE  
Debtor(s)

Case No. 09-21040

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/10/2009.
- 2) The plan was confirmed on 01/08/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/21/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/24/2010, 10/21/2010.
- 5) The case was dismissed on 11/04/2010.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$101,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$16,265.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$16,265.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,381.87
Court Costs	\$0.00
Trustee Expenses & Compensation	\$869.20
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,251.07**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACE AMERICAS CASH EXPR	Unsecured	NA	1,155.00	1,155.00	0.00	0.00
ALEXIAN BROTHERS MEDICAL CTR	Unsecured	224.78	NA	NA	0.00	0.00
ASPIRE VISA	Unsecured	4,000.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	4,000.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	10,000.00	12,895.00	12,895.00	0.00	0.00
BECKET & LEE LLP	Unsecured	NA	1,863.52	1,863.52	0.00	0.00
BEST BUY/HRS	Unsecured	2,500.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	600.00	NA	NA	0.00	0.00
CB USA INC	Unsecured	4,500.00	NA	NA	0.00	0.00
CITICARDS PRIVATE LABEL	Unsecured	3,000.00	NA	NA	0.00	0.00
CITIFINANCIAL RETAIL SVCS	Unsecured	3,000.00	NA	NA	0.00	0.00
CITIFINANCIAL RETAIL SVCS	Unsecured	3,000.00	NA	NA	0.00	0.00
DELL FINANCIAL	Secured	500.00	150.00	200.00	200.00	0.00
DELL FINANCIAL SERVICES	Unsecured	46.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	10,000.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,000.00	5,609.65	5,609.65	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,000.00	366.37	366.37	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	724.00	777.62	777.62	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	0.00	2,754.70	2,754.70	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,500.00	4,090.65	4,090.65	0.00	0.00
HSBC MORTGAGE	Secured	72,365.61	68,638.94	4,168.28	4,168.28	0.00
HSBC MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00
HSBC MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00
HSBC MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	466.22	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	17,539.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	30,700.34	1,800.00	2,400.00	2,400.00	0.00
JC PENNEY CO	Unsecured	3,000.00	NA	NA	0.00	0.00
KANE COUNTY TREASURER	Priority	4,500.00	4,590.84	4,590.84	0.00	0.00
MEA MEDICAL CARE CTRS LLC	Unsecured	38.00	NA	NA	0.00	0.00
MIDWEST EMERGENCY ASSOC	Unsecured	76.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONAL SERVICE BUREAU	Unsecured	1,362.19	NA	NA	0.00	0.00
NICOR GAS	Unsecured	2,500.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	2,895.81	2,895.81	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	3,000.00	4,014.12	4,014.12	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	0.00	380.00	380.00	0.00	0.00
SANTANDER CONSUMER USA	Secured	20,515.00	20,115.67	20,115.67	5,593.85	651.80
SHORT TERM LOAN	Unsecured	NA	2,245.01	2,245.01	0.00	0.00
STERLING JEWELERS	Unsecured	1,199.94	NA	NA	0.00	0.00
VATIV RECOVERY SOLUTIONS	Unsecured	1,500.00	2,097.83	2,097.83	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,168.28	\$4,168.28	\$0.00
Debt Secured by Vehicle	\$20,115.67	\$5,593.85	\$651.80
All Other Secured	\$2,600.00	\$2,600.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$26,883.95</b>	<b>\$12,362.13</b>	<b>\$651.80</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,590.84	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$4,590.84</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$41,145.28</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,251.07</u>	
Disbursements to Creditors	<u>\$13,013.93</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$16,265.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/07/2011

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.